The Building Season is Fairly Under Way

If you have not seen Dundee Place since streets have been graded and houses built, go and look it over, especially if you are contemplating buying or building a home.

WE HAVE THE BEST RESIDENCE ADDITION IN

And its conditions and surroundings make it a most desirable place to live.

There are no cheap or poor buildings. Every house must cost at least \$2,500. We sell on easy terms and if you desire we will contract to build you a house of your own planning. We can have it built cheaper than you can. Why? Because our contractors buy in large quantities, and can therefore make better terms. We give you the benefit of this advantage.

Do not buy or build without first seeing what we have. Youcan own your own home in five years for a very little more than you would pay for rent, and at the same time have the advantage of the increase in value, If you are not satisfied after seeing this property you are under no obligations to buy. We will show you the property at any time you may make an appointment with us. Price of ground \$25 per front foot, or \$1,250 per lot. No less than 100 feet frontage sold.

THE PATRICK LAND COMPANY,

SOLE OWNERS OF DUNDEE PLACE,

Room 25, Chamber of Commerce,

W. H. CRAIG, President.

N. D. ALLEN, Vice-President.

W. K. KURTZ, General Manager



Text of the Bill to Regulate Monetary Institutions.

PROTECTION FOR THE PUBLIC.

System By Which the Examination of Each Depository Will Be Easy and of Frequent Occurrence.

To Regulate Banks. The new banking law, requiring all cor porations, firms, and individuals, transacting a banking pusiness to make a report to the state auditor, and providing for a state bank examiner, is one of the most important enactments of the late legislature, and a lengthy synopsis of the measure is printed

for the benefit of the public: Section 1 provides that it shall be lawful for any corporation, firm or indi-vidual to transact a banking business by receiving money on deposit, buying and selfing exchange and the like, unless such cor poration, firm or individual shall have prop villages and communities having a popula-tion of less than 1,000 inhabitants, \$5,000; in tion of less than 1,000 inhabitants, \$3,000; in cities and villages having a population of more than 1,000 and less than 1,500 inhabi-tants, \$10,000; in cities and villages having a population of less than 2,000 and more than 1,500 inhabitants, \$15,000; in cities having a population of less than 3,000 and more than 2,000 inhabitants, \$20,000; in cities having a population of less than 5,000 and more than 3,000 inhabitants. \$25,000 3,000 inhabitants, \$25,000; in cities having a population of less than 10,000 and more than 5,000 inhabitants, \$30,000; in cities having a population of more than 10,000 inhabitants,

Section 2 provides that every bank or provation, firm or individual, transacting a mking business, shall, at least ten days b fore commencing business, transmit to the auditor of public accounts, a report of the character set forth in section 4 of this act. Section 3 provides that every bank and every corporation, firm or individual transacting a banking business, shall make to the auditor of public accounts, not less than

Section 4 provides that such report shall state the amount loaned upon bond and mortgage, the par value and actual market value of all stock or bond investments, designating each particular kind, and the amount invested in each; the amount loaned upon notes, bills of exchange, over-drafts and other personal securities, with the actual market value of such securities; the amount of rediscounts and of commercial paper past due; the amount invested in real estate, giving the cost of the same; the estate, giving the cost of the same; the amount of cash on hand and on deposit in banks or trust companies, with their names and the amount of all other assets, not enumerated above, and such other information as to the auditor of public formation as to the auditor of public accounts, state treasurer and attorney-general, or any two of them, may require. Provided that commercial paper not in process of collection, six months past due, with interest unpaid, shall not be included in the report of the assets. Each report shall state such resources and liabilities at the close of business on any past day by the auditor of public accounts specified, and shall be transmitted to him within five days after the receipt of a request or requisition therefor mitted to him within five days after the re-ceipt of a request or requisition therefor from him. And a summary of such report, in the form prescribed by the auditor of pub-lic accounts, state treasurer and attorney-general, shall be published in a newspaper in the place where such banking business is transacted, or if there is no newspaper in the place, then in the one published nearest thereto in the same county, at the expense

of the bank.

Section 5 provides that the auditor of public accounts, state treasurer and atterneygeneral, or any two of them, shall have
power to call for special reports from any
particular bank whenever, in their judgment,
the same are necessary, in order to a full and
complete knowledge of his or its condition.

Section 6 provides that the auditor of public accounts state treasurer and attention. lie accounts, state treasurer and attorney-general, or any two of them, shall appoint

PRESCRIBING BANK METHODS suitable persons, having a practical knowledge of banking, to make an examination of deemed necessary and proper and at least once in every year, but no person shall be ap-pointed who is an officer, stockholder, mem-

> Section 7 provides that these examiners shall have power to make a thorough examination into all books, papers and affairs of the bank, to administer onths and affirmations and to examine on oath or affirmation any individual banker and officers, agents, partners and clerks of such bank, and to summon, and by attachment compel the at-tendance of any inhabitant of the state, to testify under oath before him or them in re lation to the affairs of such corporation, firm or individual.

Section 8 provides that the bank examiners shall be paid \$10 a day, which shall be paid to him by the bank whose affairs are examined, provided that the fees paid for any single examination shall not be less than \$10, nor more than \$20. Section 9 provides that every bank which

shall fail to make any report required by the provisions of this act shall be subject to a penalty of \$50 for each day that it delays to make such report; and every person who shall willfully and knowingly make, or cause to be made, any false statement or false entries in the books of any bank, or shall knowingly subscribe or exhibit false papers with the intent to deceive the examiner, or shall make, state or publish any false statement of the amount of the capital assets, surplus or undivided profits, shall be guilty of a felony, and upon conviction shall be fined not exceeding \$10,000, and be imprisoned in the state penitentiary not less than one nor more than five years.

Section 10 provides that every bank shall, at all times, have on hand, as a reserve, an amount equal to at least 15 per cent of the aggregate amount of its deposits and immediate liabilities. That savings banks, doing an exclusively savings bank business, shall have on hand, at all times, as a reserve, in available funds, an amount equal to at least 5 per cent of its deposits and immediate liabilities. The available funds shall consist of cash on hand and balances due the corporation, firm or individual, from good solvent banks. Immediate liabilities shal include all claims against the corporation, payable on demand. Cash shall include specie, legal tender notes, bills of solvent banks, and exchange for any clearing house association. Whenever the available funds of any bank shall fall below the reserve required, such bank shall not increase its liabilities by making any new loans or dis-counts, otherwise than by discounting or purchasing bills of exchange payable at sight; nor shall such bank make any dividends of its profits until it has on hand the

available funds required by this act. The auditor of public accounts may notify any such bank, in case its reserve shall fall below the amount required, to make good such reserve without delay, and any failure for the period of thirty days to make good any deficiency in the amount of deposits re-quired to be kept on hand shall be cause for

the appointment of a receiver. Section 11 prevides that the total liabilitie Section 11 prevides that the total liabilities of any corporation, firm or individual to any bank or corporation, firm, or individual transacting a banking business for money berrowed, including in the liabilities of a corporation or firm the liabilities of the several members thereof, shall at no time exceed 20 per cent of the capital of the bank, and in no case shall the total liabilities of the stock holders of any bank, to said bank or stock holders of any bank, to said bank

Section 12 provides that no bank, corpora-tion, firm or individual engaged in the bank-ing, proker, exchange or deposit business shall accept or receive on deposit, with on without interest and proper hand, bills or without interest, any money, bank bills or notes, or United States treasury notes, or currency or other notes, bills or drafts, cir-culating as money or culating as money or currency, when such bank or corporation, firm or individual, is in

Section 13 provides that if any such bank shall receive deposits when insolvent, officer of such bank who shall knowingly ceive, be accessory or permit or counive at the receiving or accepting such deposits, shall be guilty of a felony, and upon convic-tion thereof, shall be punished by a fine not exceeding \$10,000, or by imprisonment in the penitentiary not exceeding five years, or by both fine and imprisonment. Section 14 provides that whenever it shall appear to the auditor of public accounts,

in an unsafe or unauthorized manner and is jeopardizing the interest of its depositors, and that it is unsafe and inexpedient for it to ber, partner or clerk in any banking institucontinue to transact any banking business torney-general, who shall apply to the supreme court or the district court of the county where the bank is conducted for the

appointment of a receiver to take charge of and wind up such banking business.
Section 15 exempts national banks from the provisions of the law and provides that savings banks shall not be subject to the provisions of section 1. But no savings bank shall carry on business in this state with a paid up capital of less than \$12,000, nor shall any savings bank receive deposits to an amount exceeding ten times the aggregate of its paid up capital stock and surplus. Under the term savings bank is included only such banks as do a savings bank busi-ness exclusively, paying out money only on presentation of pass books and certificates of deposit, discounting and buying no com-mercial paper and reserving the right to de-mand notice before paying deposits. Section 16 repeals sections 1, 2 and 3 of chapter 8, of the compiled statutes of Nebraska of 1887.

DR. WM. ROBERTS, Professor of Medi cine in the Owen's College, Manchester, Eng., in writing of Bright's di-sease, says: "The blood becomes speedily deteriorated by the unnatural drain through the kidneys. It becomes more watery and poorer in albumen while urea, uric acid and the extrac tives are unduly accumulated in it." Warner's Safe Cure will restore the kidneys to a healthy condition and

SOLDIER BOYS COLONIZE.

They Prepare to Enter Oklahoma With the Flag at Full Mast. About a score of veterans and several marines assembled at the G. A. R. hall on Douglas street, last night, for the purpose of devising a form of pre-empting claims in the Oklahoma territory. After an informal levee H. H. Kirby was made chairman and J. P. Henderson secretary. Attorney Munn presented a profile of the territory and also a form in law known as power of attorney. presented a profile of the territory and also a form, in law known as power of attorney, through which the old soldiers are entitled to file their claim papers by proxy. It was finally decided to appoint a committee of five to meet at the Merchants' National bank, room 601, at 10 o'clock this ferencon, before which all old soldiers might appear and vest their right, by delegating the power of attorney, in one of the committee, to be so designated, the latter to go in advance of the van with necessary papers, and be at the land office when it is formally opened. The following was appointed on the committee: D. Clemants, J. G. Cuming, T. E. Munn, J. P. Henderson and Harry Garner. It was decided that the individual appointed attorney-in-fact should leave Omaha to-morrov morning, and be provided with a horse an saddle, and, upon arriving at the verge of the territory to put spurs to his steed and be among the first of the boomers on the spot. It was also decided to colonize in a territory near Fort Rene and along the north fork of

POLICEMEN AS SPIES.

The Council Committee Inquiring Into the Practice. The committee, consisting of Messrs. Kaspar, Davis, Lowry, Shriver and Snyder, appointed by the council to investigate the methods of the police force, convened at the council chamber.

council chamber.

The first witness called was Jalior Bebout, who was examined by Chairman Kaspar. He testified that when parties were arrested they were always tried as soon as witnesses could be procured, and that all prisoners confined in the city jail were furnished with two meals a day. Also, that when a prisoner is brought in jail drunk, he is kept there until he is sober before going on trial, and that all moneys taken from prisoners is kept by the jailor until the party arrested is convicted or released. When a prisoner is released on bonds before trial, the release is upon the instructions of the chief, the judge or one of the police captains. or one of the police captains.

Patrick Havey, the night jailor, testified

were not convicted, but often proven guitless amined, but nothing startling was discov

William Hudson, police officer, testified that there is a law against gambling. Didn't know of any games going on now, but had no doubt there were some in progress. When on special duty, looking into the sa loon business, policemen were instructed to buy drinks at all places they could get in if possible. This was to see if the law was being obeyed. This was on the Sunday par-ticularly. They were instructed to do this by a superior officer. If they spend any money in this work they are reimbursed by the chief. "We always were our stars." the chief. "We always wear our stars," said he, "but do not display them. We do not wear our uniforms when doing such duty. We don't make any arrests then. We take the names of the offenders. I did not represent that my wife was sick when I got a drink at Hajecks, 1332 South Thirteenth street. I simply asked for a drink and got it. There was a lot of Bohemians there drinking beer. This was on Sunday. We watch drug stores just the same. I got drinks the Sunday I was on special duty at Rothery's saloon.

Hansen & Jensen's, 502 North Fourteenth street, at Hajeck's and at 112 South Tenti street. Rothery was acquitted, the other cases are pending, I think. I spent \$1.70 that day. I make an arrest on an average in every four or five days, mostly for drunkenness and vagrancy.

"How do you tell a vagrant?" "By questioning and watching him. We don't often go wrong on these fellows-their actions generally give them away."
"What is a vagrant?"

"A fellow who sleeps in box-cars, hallways and that sort of a thing."
"What is a suspicious character?" "A man who is seen loitering around busi ness houses, and watching people, and one who can give no good explanation of his busi-ness or identity."

examination was adjourned to

Detective Vaughn, of the police depart ment, was the first witness called by the police investigating committee in the after-noon. He defined his duties as being the detection of confidence men in particular, and the various violators of the law in general. He did all his special work under the direction of his chief. He expressed a willingness to furnish the committee any information in his power, but declined to answer any questions that would interfere with his work as a detective or make public any of the plans which he had in mind.

The committee did not seem disposed to press an examination of Mr. Vaughn's career

V. M. Ellis of the mounted police, called by the committee. The witness testi called by the committee. The witness testified that he had done some special work disguised as a private citizen, especially in looking out for violators of the liquor law. He reported eight cases of saloonkeepers selling liquor between minnight and 4 a.m. He claimed that he had not resorted to any subterfuge to obtain drinks in the saloons during the hours prohibited, but went into the saloons and asked for a drink. If he got it he made a note of the fact and reported it to the police. If he was refused a drink he left the police. If he was refused a drink he left

Ellis' side partner, W. H. Shoop, of the mounted police, was then called. While Officer Shoop was on the stand Mr. Hartman, of the fire and police commission, stated the position of the commission on the investigation. He said the commission was investigation. He said the commission was willing and ready to assist the commistee and the council in investigating charges against any member of the police force or any official under the direction of the fire and police commission, and if any wrong was shown against any such officer the commission would certainly dismiss him. As to the matter of sending officers on special duty, disguised as private criticens. Mr. Hartman held that that was a branch of the police work that could not be dispensed with. The chief has a right to do it. "You can't catch a thief by announcing your coming and intentions by a parade of blue cloth and brass buttons. If we can't catch violators of the law in policemen's uniforms we must go law in policemen's uniforms we must go after them disguised as private citizens."

A general consultation followed between the members of the committee and the commission, during which it was agreed that a

overnment of the city, be made public. Resuming the taking of testimony, Coun-cilman Kaspar asked Officer Shoop if he did not know it was against the law for him to persuade others to break the law, as he was reported to have done in coaxing Mr. Hub bard to shake dice with him for money. The witness admitted that he did. In reply to a question by Mr. Davis, Mr. Shoop admitted that he had seen beer sold in the sporting houses and did not report it because he was not on duty at the time. After a further ex amination of the witness on unimportant points, he was excused, and, in the absence

The most common cause of sickness among children is disordered bowels. Something to open the bowels and tone up the stomach is usually all that is required. One dose of St. Patrick's Pills will always cure. They are safe in all cases. They are small, sugar-coated, easily taken, and contain no injurious substance whatever. For sale by all

of other witnesses, an adjournment was taken until 9:30 o'clock Wednesday morning.

A Butcher Disappears. "Closed by creditors, Paul Stein, consta

ble," is the legend on the door of the butcher shop at 116 North Twelfth street, until re cently conducted by John Schmidt. The location was considered a good one and Schmidt was thought to be making money Some months ago, however, he became enamored of a cyprian in a house of ill-shape on Ninth street and married her. He found on Ninth street and married her. He found her an expensive luxury, so much so that his shop receipts were inadequate to the requirements of her style of living. Schmidt ran in debt heavily and as a result was forced to suspend. Some weeks ago he sold his wife his driving horse and then mortgaged the animal to Fogg, the druggist, on Capital avenue and Twelfth street, for \$60. Schmidt got an inkling on Sunday that his creditors got an inkling on Sunday that his creditors were going to force a settlement and, fearing trouble over his shoddy transaction with Mr Fogg, skipped out. He is supposed to have

The rosy freshness, and a velvety softness of the skin is invariably ob tained by those who use Pozzoni's Complexion Powder.

Chief Visits Chief.

An Omaha chief, named Elea Horn Cap, visited Judge Berka yesterday and gave him some pointers as to the way justice is adminsome pointers as to the way justice is admin-istrated on the Omaha reservation. The chief proudly exhibited a certificate from the superintendent of Indian affairs setting forth his virtues as a good Indian chief and a friend of the white man. A foot note on the certificate was in very bad English and read "please to geb this man 25c or fifty cents."

Pears' soap secures a beautiful complexion.

Run Down.

When Fred. R. Smith, the architect, stepped off the street car on Sixteenth near Webster, a horse driven at a furious rate, struck him, knocked him down and ran over The driver of the buggy did not stop to see what mischief he had done, but



CURES PERMANENTLY ALL ACHES AT DRUGGISTS AND DEALERS. THE CHARLES A. VOGELER CO., Baltimore, M.

discovered that he had suffered was discovered that he had suffered severe cuts on the head, hip and ankle. He also sustained concussion of the brain, and his condition was found to be a dangerous one. He received proper medical attention, and Sunday evening had partially recovered consciousness and was pronounced out of danger. Yesterday morning he was still in a somewhat dayed condition. mewhat dazed condition.

Dr. Gluck eye and ear, Barker blk.

A Popular Captain. Captain Cormack's manly breast is adorned with a new police star that is a beauty. It is the regulation size, the rim being of solid silver, enclosing a solid gold star on which is engraved the captain's name. It was pre sented by Edholm & Aiken.

The connecting link between Ne braska and Kansas has just been placed in service by the Union Pacific railway. This train leaves Council Bluffs daily at 4:45 a. m.; leaves Omaha at 5:05 a. m and runs through without change to Manhattan, Kan., making direct connections there with the Kansas division of the Union Pacific railway for al points in Kansas and Colorado westbound, and for Topeka, Lawrence, Kansas City and points east and south via Kansas City. Returning, train leaves Manhattan at 2:25 p. m.; arriving at Beatrice at 6:25 p. m., Lincoln at 7:50 p. m., and Omaha at 11:20 p. m., Council Bluffs 11:40 p. m., making direct connection with Kansas division trains from Kansas City, Lawrence, Topeka and the east, and from Denver, Salina, Abeline and all points west, enabling passengers to visit the principal points in Kansas and Nebraska in the shortes possible time. These trains have firstclass equipment, consisting of smoking cars and first-class day coaches of the latest pattern. The new train will fill a long felt want, and is bound to be

Rapped by Ranp.

John Heine, a good-natured German, appeared before Judge Berka yesterday afternoon charged with having been drunk. He told a story of how he had been assaulted Felix Raap on South Fortieth street and se-verely pounded. A warrant was issued for KEEPING PLUMBERS AWAY.

to Remain in the East. Up to last accounts the master plumbers bad taken no positive stand in favor of locking out their employes. The latter, however, are satisfied that they

propose to do something to annoy them, especially in the way of advertising for noncially in the way of advertising for non-union plumbers abroad. To undo the effect such advertising would undoubtedly have upon eastern plumbers the Journeymen Plumbers' association has sent a statement of the condition of the trade in the city, to the most widely circulated papers in all of the large towns of the country. The state is to be inserted as an advertisement. an advertisement.

Coal tar for sale by the single barrel or in car load lots. Address SIOUX CITY GAS LIGHT CO.,

Sioux City, Ia.

Hill & Young's Loss, The insurance adjusters are busy figuring the loss on Hill & Young's stock, caused by the fire of Saturday night. The loss is greater than was at first supposed, and will be about \$38,000. The insurance amounts to \$30,000, and is distributed among the follow-

Germania 3,960 Louisville Underwriters 1,485 British American..... Soring Garden
Merchauts'
Nanufacturers' and Builders' N. Y... Standard, New York. 1,500
Ætna 1,900
Granite State 2,400 Western Home 1,900

New Hampshire 3,960

Rockford 3,960

New Windsor Hotel.

Kearney, Neb., has opened under new management, refitted and refurnished. First-class accommodations for traveling men. Two minutes walk from Burlington and U. P. depots. A. ST. JULIEN, Prop.

Charged With Paternity, Wesley M. Craig was arrested this afternoon and arraigned before Judge Doane on complaint of Miss Jane Kenny, who charges him with being the father of her exspring, Craig works in the locomotive department

at the Uniou Pacific shops.



PRICE BAKING POWDER CO., New York. Chicago. St. Louis